

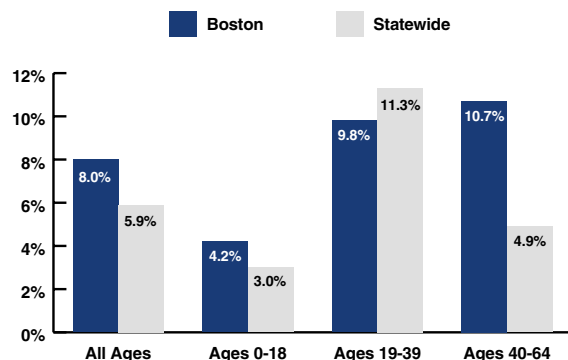
## Health Insurance Status of Boston Residents

*This monograph reports findings on Boston residents from the Division of Health Care Finance and Policy's 2000 Health Insurance Status of Massachusetts Residents Survey. Differences in health insurance status among Boston residents and their health related utilization relative to the statewide population are highlighted. The oversample of urban area residents was conducted between July and December 2000. Data were collected on 417 households and 1,018 individuals residing in Boston. The sampling method and survey design replicated the statewide survey, using a computer-generated random list of telephone numbers by specific area code and exchange combinations in Boston. Survey question responses were weighted to reflect population estimates for Boston.<sup>1</sup>*

**Source of Insurance.** Similar to statewide findings, most Boston residents receive health insurance coverage through their employer<sup>2</sup> (76.1%). But while Medicaid provides health care coverage for 12.1% of non-elderly residents statewide, 19.8% of non-elderly Boston residents are covered by Medicaid.

**Age.** The percent of uninsured Boston residents (8%) is higher than the state rate of 5.9%. Boston adults ages 40 to 64 have the highest percent of uninsured (10.7%), more than twice the state rate of 4.9% (see Figure 1). However, the percent of uninsured Boston residents ages 19 to 39 (9.8%) is slightly lower than the state rate

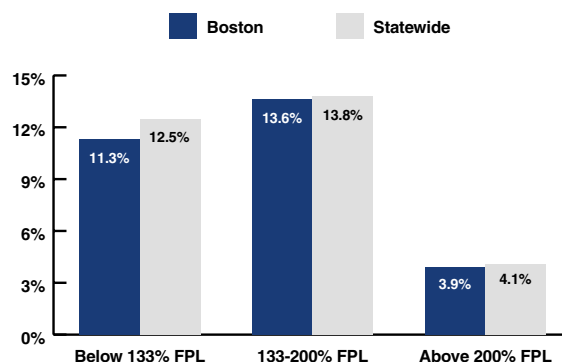
**Figure 1**  
Non-Elderly Uninsured in Boston within Age Group



of 11.3%. At the same time, Boston children are more likely to be uninsured than children statewide (4.2% versus 3%).

**Income.** Over 58% of uninsured Boston residents versus 43.1% of uninsured statewide live in low-income households.<sup>3</sup> Within each income bracket, however, the percent of uninsured in Boston reflects statewide findings (see Figure 2).

**Figure 2**  
Non-Elderly Uninsured in Boston within Income Category

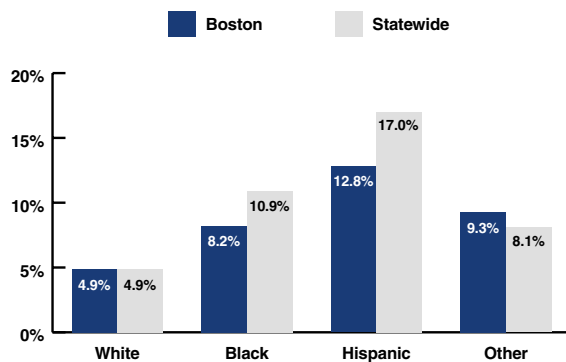


**Race.** Like the statewide trend, Hispanic Boston residents are more likely to be uninsured than other racial or ethnic groups. However, both the Hispanic and black populations in Boston are almost 25% less likely to be uninsured than they are statewide. For instance, 12.8% of Boston Hispanic residents are uninsured compared to 17% of Hispanics statewide (see Figure 3). Similarly, the percent of uninsured blacks in Boston is 8.2% compared to 10.9% statewide.

**Knowledge of Health Programs.** Over 80% of uninsured adults in Boston are aware of MassHealth (the Massachusetts Medicaid program), slightly less than awareness statewide (85.8%). The Uncompensated Care Pool, commonly known as Free Care, has a far greater recognition rate among uninsured adults in Boston (63%) than among uninsured adults across Massachusetts (42.5%).

**Employment.** The percent of employed uninsured adults in Boston (70.9%) is comparable to the percent statewide (71.7%). But while

**Figure 3**  
**Non-Elderly Uninsured in Boston**  
**within Racial/Ethnic Category**



25.4% of uninsured employees in Massachusetts report that they are eligible for health insurance through their employer, the percent in Boston is strikingly higher (almost 42%). In Boston, equal numbers of adults working in small firms<sup>4</sup> and large firms report that they are eligible for health insurance. This is different than the statewide distribution where 63.1% of eligible adults work in small firms and only 36.9% work in large firms. Furthermore, while 70% of working uninsured statewide report “cost” as their reason for being uninsured, 60% of Boston working uninsured report “other” as their reason.<sup>5</sup>

Consistent with statewide trends, working insured in Boston are almost one and a half times more likely to work for the same employer for more than a year (79.2%) than are working uninsured (51.5%). Working uninsured in Boston are more likely to work part-time than working insured in Boston (38.6% versus 14.9%). In addition, working uninsured in Boston are more likely to work part-time than working uninsured statewide. Similar to state findings, working uninsured in Boston are far more likely to be self-employed than their insured counterparts.

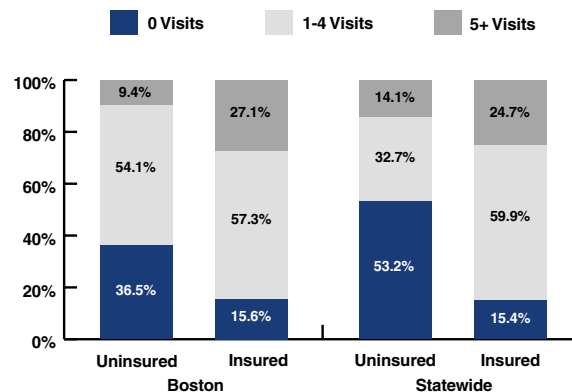
### Access and Utilization

Consistent with state findings, the survey data indicate that uninsured adults in Boston are more likely to rate their own quality of health as fair to poor and less likely to utilize health care services such as doctor visits, than are insured adults. A greater percent of uninsured adults in Boston compared to insured adults report having a chronic medical condition lasting three months or more (35.4% versus 27.2%). At the same time, 41.1% of uninsured adults in Boston with a chronic illness report that they’ve never visited a doctor for treatment compared to only 2.8% of insured adults with a chronic illness. Similarly, 58.8% of these uninsured adults have not taken a prescription for their illness compared to only 15.9% of these insured adults.

In Boston, the disparity in utilization between insured and uninsured adults is smaller than it is statewide. While insured adults statewide are almost twice as likely to visit a doctor as are uninsured adults, insured adults in Boston are only 1.3 times more likely to visit

a doctor than are uninsured adults, 84.4% versus 63.5% (see Figure 4). While statewide findings suggest that uninsured adults are more likely to use the emergency room (ER), in Boston there appears to be little difference in ER utilization between uninsured and insured adults reporting one or more visits to the ER in the past year, 31.3% versus 28.4%.

**Figure 4**  
**Non-Elderly Adults in Boston**  
**by Insurance Status and Physician Office Utilization**



### Summary

While uninsured residents of Boston have similar characteristics relative to the uninsured statewide, there are some interesting differences. Although Hispanics and blacks are more likely to be uninsured than other racial or ethnic groups, Boston’s rates of uninsured among Hispanics and blacks are lower than statewide findings. Employment characteristics of the uninsured also vary. Similar to statewide findings, the majority of uninsured in Boston are employed. However, the working uninsured in Boston are far more likely to be eligible for health insurance through their employers than are the working uninsured statewide. The differences between working uninsured and insured regarding hours worked per week are greater in Boston, where the working uninsured are far less likely to work full-time than are the working insured. Highlighting differences and similarities among specific uninsured populations can help guide more targeted outreach and education strategies to help uninsured populations learn about potential health coverage options.

1. Roman, Anthony M. “Survey of Insurance Status 2000 Methodological Report.” Center for Survey Research, University of Massachusetts, Boston, April 2001. [www.state.ma.us/dhcfp/pages/pdf/survmeth.pdf](http://www.state.ma.us/dhcfp/pages/pdf/survmeth.pdf)
2. Employers providing health insurance coverage includes coverage provided by the military (i.e., Champus or Veteran’s Administration), a group purchaser (i.e., labor union, professional association), and past employers.
3. Low-income households have income at or below 200% of the federal poverty level.
4. Small firms are defined as businesses having 49 or less employees and large firms are defined as businesses having 50 or more employees.
5. The DHCFP Health Insurance Status of Massachusetts Residents Survey does not capture specific reasons for not having health insurance beyond “other.”